

No. 231  
ABSTRACT OF REPORTS  
OF CONDITION OF

# MONTANA

State Bank  
and  
Trust Companies

National Banks

December 31, 1984

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**Aggregate Resources and Liabilities of (113) State Banks and (3) Trust Companies, December 31, 1984, Compared with Report of (112) State Banks and (3) Trust Companies, December 31, 1983**

Figures In Thousands

<b>RESOURCES</b>	<b>Dec. 31, 1984</b>	<b>Dec. 31, 1983</b>	<b>Decrease-Increase+</b>
Cash and Banks . . . . .	\$ 260,455,	\$ 271,908	\$ 11,453-
U.S. Treas. Securities . . . . .	440,252	511,756	71,504-
U.S. Agency Securities . . . . .	182,635	171,313	11,322+
State and Mun. Securities . . . . .	275,102	313,882	38,780-
Other Securities . . . . .	12,330	5,708	6,622+
Funds Sold . . . . .	210,155	126,631	83,524+
Loans & Discounts . . . . .	1,835,360*	1,661,170*	174,190+
Lease Financing . . . . .	1,088	2,231	1,143-
Premises, F & F . . . . .	59,446	57,702	1,744+
Other Real Estate . . . . .	18,552	12,616	5,936+
Other Assets . . . . .	90,621	83,514	7,107+
	<b>\$ 3,385,996</b>	<b>\$ 3,218,431</b>	<b>\$ 167,565+</b>
<b>LIABILITIES</b>			
Demand Deposits I.P.C. . . . .	\$ 444,314	\$ 444,345	\$ 31-
Time & Savings I.P.C. . . . .	2,243,430	2,102,522	140,908+
U.S. Government Deposits . . . . .	7,257	4,984	2,273+
Other Public Deposits . . . . .	251,718	236,676	15,042+
All Other Deposits . . . . .	6,882	4,212	2,670+
Off. & Cert. Checks . . . . .	24,237	27,198	2,961-
Total Deposits . . . . .	<b>\$ 2,977,838</b>	<b>\$ 2,819,937</b>	<b>\$ 157,901+</b>
Funds Purchased . . . . .	42,750	61,172	18,422-
Other Borrowed Funds . . . . .	13,998	9,975	4,023+
Mortgages & Leases . . . . .	5,369	3,163	2,206+
Other Liabilities . . . . .	53,550	49,057	4,493+
Sub. Notes & Debentures . . . . .	4,254	4,599	345-
Common Stock . . . . .	74,773	71,568	3,205+
Surplus . . . . .	118,496	112,595	5,901+
Undivided Prof. & Cap. Res. . . . .	94,968	86,365	8,603+
	<b>\$ 3,385,996</b>	<b>\$ 3,218,431</b>	<b>\$ 167,565+</b>
*After deduction of Loan Reserves . . . . .	<b>\$ 19,240</b>	<b>\$ 15,018</b>	<b>\$ 4,222+</b>

**Aggregate Resources and Liabilities of (54) National Banks in Montana, December 31, 1984, Compared With Report of (54) National Banks in Montana, December 31, 1983\*\***

Figures In Thousands

<b>RESOURCES</b>	<b>Dec. 31, 1984</b>	<b>Dec. 31, 1983</b>	<b>Decrease-Increase+</b>
Cash and Banks . . . . .	\$ 362,373	\$ 428,806	\$ 66,433-
Securities . . . . .	697,607	850,918	153,311-
Funds Sold . . . . .	474,925	154,895	320,030+
Loans, Discounts & Leases . . . . .	2,062,496*	2,078,422*	15,926-
Premises, F & F . . . . .	53,228	64,814	11,586-
Other Real Estate . . . . .	21,186	13,143	8,043+
Other Assets . . . . .	83,357	74,109	9,248+
	<b>\$ 3,755,172</b>	<b>\$ 3,665,107</b>	<b>\$ 90,065+</b>
<b>LIABILITIES</b>			
Total Deposits . . . . .	<b>\$ 3,117,837</b>	<b>\$ 2,892,924</b>	<b>\$ 224,913+</b>
Funds Purchased . . . . .	276,015	413,653	137,638-
Other Borrowed Funds . . . . .	15,487	44,621	29,134-
Mortgages & Leases . . . . .	8,190	7,863	327+
Other Liabilities . . . . .	72,638	51,121	21,517+
Sub. Notes & Debentures . . . . .	15,463	16,566	1,103-
Common Stock . . . . .	74,729	73,929	800+
Surplus . . . . .	80,417	78,967	1,450+
Undivided Prof. & Cap. Res. . . . .	94,396	85,463	8,933+
	<b>\$ 3,755,172</b>	<b>\$ 3,665,107</b>	<b>\$ 90,065+</b>

\*After deduction of

Loan Reserves . . . . . \$ 25,456 \$ 20,545 \$ 4,911+

Grand Total — All Banks  
of Montana . . . . . \$ 7,141,168 \$ 6,883,538 \$ 257,630+

\*\*Data relating to National Banks obtained from Montana National Banks

<b>SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA</b>					
<b>STATE BANKS</b>	<b>Dec. 31, 1984</b>	<b>Dec. 31, 1983</b>	<b>NATIONAL BANKS</b>	<b>Dec. 31, 1984</b>	<b>Dec. 31, 1983</b>
Loans as Percentage of Total Assets . . . . .	54.46%	51.84%	Loans and Leases as Percentage of Total Assets . . . . .	55.23%	56.95%
Loans as Percentage of Total Deposits . . . . .	62.28%	59.44%	Loans and Leases as Percentage of Total Deposits . . . . .	66.97%	72.56%
Capital and Reserve a/c's as Percentage of Total Assets . . . . .	9.15%	8.97%	Capital and Reserve a/c's as Percentage of Total Assets . . . . .	7.68%	7.47%
Capital and Reserve a/c's as Percentage of Total Deposits . . . . .	10.47%	10.29%	Capital and Reserve a/c's as Percentage of Total Deposits . . . . .	9.32%	9.52%
Cash, Due from Banks and U.S. Gov't. Bonds as Percentage of Total Deposits . . . . .					
Time Deposits as Percentage of Total Deposits I.P.C. . . . .	23.53%	27.79%			
Demand Deposits as Percentage of Total Deposits I.P.C. . . . .	16.53%	17.45%			

**MONTANA STATE BANKS AND TRUST COMPANIES**

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First Security Bank
Billings	American Bank First Bank-West Billings First Citizens Bank Montana Bank of Billings (1) First Interstate Bank of Billings Heights First Interstate Bank of West Billings Western Bank
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1) First Security Bank Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1) First Bank Butte (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana
Chinook	Blaine Bank of Montana
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First Bank Forsyth Montana Bank of Forsyth (1)
Fort Benton	First Bank Fort Benton
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank First Security Bank (1)
Great Falls	Central Bank of Montana Eastside Bank of Montana First Interstate Bank of Great Falls (1) The Village Bank Trust Corporation of Montana
Hamilton	Citizens State Bank Ravalli County Bank (1)

Hardin	First Interstate Bank Little Horn State Bank
Harlem	Security State Bank
Havre	Citizens Bank of Montana First Security Bank (1)
Helena	Bank of Montana First Security Bank (1) First Trust Co. of Montana Norwest Bank Helena (1) Norwest Capital Management & Trust Co., Montana The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana Norwest Bank Lewistown
Libby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1) Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank First Security Bank & Trust Co.
Missoula	First Security Bank (1) Missoula Bank of Montana Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1) Valley Bank of Ronan (1)*
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

**(1) Members Federal Reserve Bank  
\*Opened 2-21-84**

**MONTANA NATIONAL BANKS**

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A. Norwest Bank Billings, N.A. First Interstate Bank of Billings, N.A.
Bozeman	First Bank Bozeman Montana Bank of Bozeman, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First Bank, N.A. First Bank West, N.A. Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Havre	First Bank Havre
Helena	First Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	First Interstate Bank of Kalispell, N.A. Norwest Bank Kalispell, N.A.
Lewistown	First Bank Lewistown
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First Bank Miles City
Missoula	First Bank-Southside Missoula, N.A. First Bank-Western Montana, N.A. First National Montana Bank of Missoula
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank Western National Bank

350 copies of this publication were produced at a unit cost of \$54 per copy, for a total cost of \$189.00 which includes \$129.55 for printing and \$59.45 for distribution.